

In the claims

1-32. (Canceled)

- 5 33. (Currently Amended) A computer readable storage medium storing instructions that, when executed by a computer to perform a method for payment or fund transfer transactions, the method comprising:

providing at least a centralized payment processor linked to networks

- 10 connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

providing a wireless communication device;

- 15 the payment processor receiving at least a transfer amount, a payee's account identifier upon initiation of a transaction over a first network from payer;

- 20 the payment processor receiving at least a payer's account identifier from said payer;

the payment processor receiving at least a password from said payer;

the payment processor transmitting said payer's account identifier, said password and said amount to said payer's telecommunication carrier provider for authentication;

- 5 the payment processor transmitting said payee's account identifier to said payee's telecommunication carrier provider for authentication;

the payment processor receiving approval or rejection from said authentication process from respective said carrier providers of said payer and said payee;

if said authentications are both approved , includes a further step by the payment processor transmitting to said payer's carrier provider to record a debit entry for said transfer amount in said payer's account and transmitting to said payee's carrier provider to record a credit entry for same for said payee's account; and

whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers without said providers communicating with each other over said networks.

34. (Currently Amended) According to claim of 33 whereby said transfer amount and said payee's account identifier is a code ~~send~~ sent to payment

processor to identify transaction and payee.

35-36. (Cancelled)

- 5 37. (Currently Amended) According to claim 33 further includes computer readable instructions to perform, after said authentication step is approved by said payer's provider, the method comprising :

the payer's wireless communication device receiving from said payee at

- 10 least one of the following selected from a group consisting : a receipt evidencing said transfer amount , digital goods and a receipt for services over a wireless network.

38. (Previously Presented) According to claim 37, further includes computer

- 15 readable instructions performing the method for receiving goods and services comprising :

providing on-site point of sale terminal;

- 20 receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving goods or services from said payee .

39. (Cancelled)

40. (Currently Amended) A payment system comprising:

5 a wireless communication device;

at least a centralized payment processor linked to networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

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said payment processor having computer readable instructions to perform the method comprising:

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the payment processor receiving at least a transfer amount, a payee's account identifier upon initiation of a transaction over a first network from payer;

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the payment processor receiving at least a payer's account identifier from said payer;

the payment processor receiving at least a password from said payer;

the payment processor transmitting said payer's account identifier, said

password and said amount to said payer's telecommunication carrier provider for authentication;

the payment processor transmitting said payee's account identifier to said
5 payee's telecommunication carrier provider for authentication;

~~the payment processor receiving approval or rejection from said authentication process from respective said carrier providers of said payer and said payee;~~

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if said authentications are both approved , includes a further step by the payment processor transmitting to said payer's carrier provider to record a debit entry for said transfer amount in said payer's account and transmitting to said payee's carrier provider to record a credit entry for same for said
15 payee's account; and

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whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers without said providers communicating with each other over said networks.

41. (Currently Amended) The system of Claim 40 whereby said transfer amount and said payee's account identifier is a code ~~send~~ sent to payment processor to identify transaction and payee.

42-43. (Cancelled)

44. (Currently Amended) The system of Claim 40 wherein said payment processor further includes computer readable instructions to perform the method after said authentication step is approved by said payer's provider, said method comprising:

the payer's wireless communication device receiving from said payee at least one of the following selected from a group consisting:

a receipt evidencing said transfer amount , digital goods and a receipt for services over a wireless network.

45. (Previously Presented) The system of Claim 44 further comprising:

a point of sale terminal;

wherein said terminal having computer readable instructions to perform the method comprising :

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving goods or services from said payee.

46. (Cancelled)

47. (Previously Presented) According to claim of 33 wherein the step of receiving at least a password from said payer, further includes computer
5 readable instructions to perform the method comprising:

the payment processor establishing a connection with said payer over a second network different as compared to the first network; and

10 whereby at least one of said networks is a wireless network.

48. (Previously Presented) According to claim 33 further includes computer readable instructions to perform the method comprising :

15 providing a prepaid card; and

wherein the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount.

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49. (Previously Presented) According to claim 33 further includes computer readable instructions for user to establish sub account at said telecommunication carrier provider's server having corresponding account identifier to the main telecommunication account.

50. (Previously Presented) The system of Claim 40 wherein the step of receiving at least a password from said payer, said payment processor having further computer readable instructions to perform the method comprising :

the payment processor establishing a connection with said payer over a second network different as compared to the first network; and

10 whereby at least one of said networks is a wireless network.

51. (Previously Presented) The system of Claim 40 further includes :

a prepaid card;

15 said payment processor having further computer readable instructions to perform the method comprising:

wherein the payer's telecommunication account is a prepaid account,

20 includes a further step of verifying the availability of prepaid funds satisfying said amount.

52. (Previously Presented) The system of Claim 40 wherein said telecommunication carrier provider's server having computer readable

instructions to perform the method comprising :

establishing sub accounts having corresponding account identifier to the main telecommunication account by user.

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53. (Currently Amended) A computer network method for payment or fund transfer transactions using telecommunication accounts through at least one telecommunication carrier provider and a wireless communication device comprising:

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providing at least a centralized payment processor linked to networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

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providing a wireless communication device;

the payment processor receiving at least a transfer amount, a payee's account identifier upon initiation of a transaction over a first network from payer;

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the payment processor receiving at least a payer's account identifier from said payer;

the payment processor receiving at least a password from said payer;

the payment processor transmitting said payer's account identifier, said password and said amount to said payer's telecommunication carrier provider for authentication;

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the payment processor transmitting said payee's account identifier to said payee's telecommunication carrier provider for authentication;

~~the payment processor receiving approval or rejection from said~~

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~~authentication process from respective said carrier providers of said payer and said payee;~~

if said authentication are both approved , includes a further step by the payment processor transmitting to said payer's carrier provider to record a debit entry for said transfer amount in said payer's account and transmitting
15 to said payee's carrier provider to record a credit entry for same for payee's account; and

whereby said payment processor is a single point of contact to process
20 transactions between payer and payee having accounts with different telecommunication carrier providers without said providers communicating with each other over said networks.

54. (Currently Amended) A method according to claim 53 whereby said

transfer amount and said payee's account identifier is a code ~~send~~ sent to payment processor to identify transaction and payee.

55. (Previously Presented) A method according to claim 53 wherein the step
5 of receiving at least a password from said payer further includes the steps comprising :

the payment processor establishing a connection with said payer over a second network different as compared to the first network; and

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whereby at least one of said networks is a wireless network.

56. (Previously Presented) A method according to claim 53 further comprising:

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providing a prepaid card; and

wherein the payer's telecommunication account is a prepaid account,
includes a further step of verifying the availability of prepaid funds
20 satisfying said amount.

57. (Currently Amended) A method according to claim 53 further includes
after said authentication step is approved ~~by said payer's provider~~, the
method comprising:

the payer's wireless communication device receiving from payee at least one of the following selected from a group consisting:

- 5 a receipt evidencing said transfer amount, digital goods and a receipt for services over a wireless network.

58. (Previously Presented) A method according to claim 57 further includes the steps for receiving goods and services comprising :

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providing on-site point of sale terminal;

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

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if verified then receiving goods or services from said payee.

59. (Previously Presented) A method according to claim 53 further includes the step for user to establish sub account at said telecommunication carrier
20 provider's server having corresponding account identifier to the main telecommunication account.